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Hello Hiring Manager,

I am writing to apply for the Investments internship at FM. As a Statistics and Finance student at the University of Waterloo, with professional experience in portfolio construction, credit risk modelling, and quantitative research at leading Canadian pension funds, I am eager to contribute to FM's investment team.

During my internships at Alberta Investment Management Corporation (AIMCo), University Pension Plan Ontario (UPP), and Healthcare of Ontario Pension Plan (HOOPP), I gained hands-on experience in multi-asset risk modelling, portfolio construction, and valuation analysis. At AIMCo, I enhanced total-fund credit risk models across a \$170B portfolio, conducted stress testing, and migrated scoring frameworks into Aladdin to automate oversight of high-risk exposures. At UPP, I supported asset allocation and factor-based modelling, analyzing exposures across public and private markets and conducting FX/geopolitical scenario analysis. At HOOPP, I developed liquidity and hedging tools in Python, streamlining portfolio monitoring and supporting real-time decision-making. These experiences strengthened my analytical skills, exposure to large-scale institutional portfolios, and ability to collaborate across investment and risk teams.

I am proficient in Excel, Python, SQL, and financial modelling, with experience conducting valuation analysis, building monitoring tools, and working with large datasets. The chance to contribute to due diligence, impact analysis, and portfolio management across these sectors represents an ideal environment for me to combine technical expertise with purpose-driven investing.

Thank you for considering my application. I have attached my resume and I look forward to the opportunity to discuss how my background and skills align with the team at FM.

Sincerely,

Roy